

---

**From:** Environmental-Justice  
**Sent:** Wednesday, September 13, 2017 9:59 AM  
**To:** Environmental Justice information  
**Subject:** [epa-ej] Mortgage Relief Options for Homeowners Affected by Hurricanes Harvey or Irma

# Mortgage Relief Options for Homeowners Affected by Hurricanes Harvey or Irma

## Mortgage Help

Federally regulated Fannie Mae and Freddie Mac have come together to get the word out about mortgage relief options for those affected by natural disasters, including Hurricanes Harvey and Irma. Our goal is to make sure you have time to focus on your safety. Here is what you need to do to get help.

## What help is available?

If you are affected by the recent hurricanes, you are eligible to temporarily stop making your monthly mortgage payment for up to 12 months. At the end of this temporary payment break:

- You won't have late fees.
- You won't have delinquencies reported to the credit rating agencies.
- You won't have to catch up on all of your payments at once.
- You can work with your servicer to resume making a mortgage payment that is similar to what you paid before the disaster. Or if you need additional assistance, you can work with your servicer on options to keep your home.

Contact your mortgage servicer (the company where you send your monthly payments) as soon as possible to let them know about your current circumstances. The telephone number and mailing address of your mortgage servicer should be listed on your monthly mortgage statement. You also can look it up on the Mortgage Bankers Association website at [www.mba.org/news-research-and-resources/hurricane-relief](http://www.mba.org/news-research-and-resources/hurricane-relief).

If you are having difficulty contacting your mortgage servicer, contact the Homeowner's HOPE Hotline at 1-888-995-HOPE (4673) for assistance and FREE confidential support from a HUD-approved housing counselor.

## Helpful Resources:

Fannie Mae - Check to see if Fannie Mae owns your loan at: [www.KnowYourOptions.com/loanlookup](http://www.KnowYourOptions.com/loanlookup) Additional assistance? Call 1-800-2FANNIE (1-800-232-6643), or go to: [www.KnowYourOptions.com/relief](http://www.KnowYourOptions.com/relief)

Freddie Mac - Check to see if Freddie Mac owns your loan at: [www.freddiemac.com/mymortgage](http://www.freddiemac.com/mymortgage) Additional assistance? Call 1-800-373-3343 and select option #2, or go to: [www.freddiemac.com](http://www.freddiemac.com)

FEMA - The Federal Emergency Management Agency (FEMA) offers assistance and information about dealing with a disaster on their website at [www.fema.gov](http://www.fema.gov). Also, visit their website to find information specific to Hurricane Harvey and Hurricane Irma at [www.fema.gov/hurricane-harvey](http://www.fema.gov/hurricane-harvey) and [www.fema.gov/hurricane-irma](http://www.fema.gov/hurricane-irma). To locate federal, state, and local resources and assistance, you can also go to [www.disasterassistance.gov](http://www.disasterassistance.gov).

Other helpful resources can be found on The U.S. Department of Housing and Urban Development (HUD) website at [www.hud.gov](http://www.hud.gov) and the American Red Cross website at [www.redcross.org/get-help](http://www.redcross.org/get-help).

001009

---

If you are not already a member, the Office of Environmental Justice would like to invite you to join the EJ ListServ. The purpose of this information tool is to notify individuals about activities at EPA in the field of environmental justice. By subscribing to this list you will receive information on EPA's activities, programs, projects grants and about environmental justice activities at other agencies. Noteworthy news items, National meeting announcements, meeting summaries of NEJAC meetings, and new publication notices will also be distributed. Postings can only be made by the Office of Environmental Justice. To request an item to be posted, send your request to [environmental-justice@epa.gov](mailto:environmental-justice@epa.gov) and indicate in the subject "Post to EPA-EJ ListServ"

You are currently subscribed to \$subst(List.Name) as: \$subst(Recip.EmailAddr)  
To unsubscribe, send a blank email to [leave-epa-ej@lists.epa.gov](mailto:leave-epa-ej@lists.epa.gov)  
For problems with this list, contact [\\$subst\(List.Name\)-Owner@lists.epa.gov](mailto:$subst(List.Name)-Owner@lists.epa.gov)